

# 'TIS THE SEASON for a New Ride!

It's the most wonderful time  
of the year for an auto loan.

RATES AS  
LOW AS **4.56%** APR\*



## CITIZENS

BANK of WEST VIRGINIA

77 W. Main Street • Buckhannon, WV

[citizenswv.com](http://citizenswv.com)

\*APR is Annual Percentage Rate as of 12/2/19 and is based on a 48 month loan for qualified applicants. Monthly payment of \$567.33 for loan amount of \$25,000 which includes a VSI fee of \$79 and a \$150 origination fee. APR shown reflects a .25% discount for automatic payments on this loan from a Citizens Bank deposit account. Minimum amount financed is \$5000 unless the loan to value is 50% or less. Other rates, terms, payments and loan amounts are available. Subject to Credit Approval. See a personal banker for details.

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